

EXHIBIT C

Sally Kleeberg's expenses paid by Mr. Eber

Sally Kleeberg									
	Excellus	Excellus Check #	(medications) American Express	Capital One (Dental)	Frank Voelker, DO	Anthone Eye Center	Buffalo Medical Group	Buffalo Cardiology & Pulmonary Assoc	Total Due
8/11/2010	951.04	# 775							
8/11/2010		# 776			62.25				
8/24/2010		# 783	47.21						
8/24/2010		# 797				33.29			
8/24/2010		# 798						6.88	
9/11/2010	951.04	# 765							
9/30/2010		# 870	17.62						
9/30/2010		# 871			3.79				
10/4/2010		# 831		1,300.00					
10/8/2010	951.94	# 872							
10/26/2010		# 883	19.67						
11/10/2010		# 841					6.40		
11/10/2010	951.04	# 839							
11/25/2010		# 845	108.37						
12/10/2010	951.04	# 855							
12/31/2010		# 898	6.00						
12/31/2010		# 897			5.06				
Total	4,756.10		198.87	1,300.00	71.10	33.29	6.40	6.88	6,372.64



PO Box 22909
Rochester, NY 14692

A nonprofit independent licensee of the BlueCross BlueShield Association

BILLING STATEMENT

(See Reverse For Service Information)

WENDY EBER
EBER BROS WINE & LIQUOR
30 CORPORATE DR.
NORTH HAVEN CT 06473

000027

Group Number		Date Billed
7707-002 1		07-15-10
Billing Period		Payment Due Date
From	To	
08-01-10	09-01-10	08-01-10

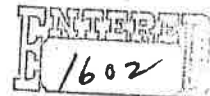
**PAYMENT IS DUE ON OR
BEFORE THE DUE DATE.**

All checks will be deposited upon receipt.

This bill includes all payments and subscriber additions,
changes, and terminations processed as of 07-15-10

EWLC 951.04

**PRIOR PREMIUM IS PAST DUE. CLAIMS MAY BE DENIED



RECONCILIATION OF PREVIOUS BILLING	
Total Billed	2,961.95
Adjustments	.00
Subscriber Changes	.00
Adjusted Amount Due	2,961.95
Premium Paid	2,010.91CR
Balance	951.04

CURRENT BILLING	
Balance Forward	951.04
Premium Due	2,961.95
Subscriber Changes	.00
Total Premium Due	3,912.99

Important: To receive proper credit return this stub to the address on reverse side with check made payable to: Excelsus BlueCross BlueShield

**Do not send any other correspondence
with your payment.**

R- 0005

WENDY EBER
EBER BROS WINE & LIQUOR
30 CORPORATE DR.
NORTH HAVEN CT 06473

Group Number 7707-002 1
Date Billed 07-15-10
Billing Period 08-01-10 to 09-01-10
Payment Due Date 08-01-10
Total Premium Due 3,912.99

Enclosed Amount

PREMIUM

F130P1 07/08

0801100715100000039129900770700217

EB-00001607




An Independent Licensee of the
BlueCross BlueShield Association

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SUBSCRIBER LISTING WITH PREMIUM FOR GROUP 7707-002 1 AS OF 07-15-10

Subscriber ID Number	Subscriber Name	Employee Number	Package Number	Contract Type	Premium
	002 EBER BROS. WINE & LIQUOR				
067304031	EBER, LESTER		010	20	2,010.91
			SUBTOTAL AMOUNT		2,010.91
	007 EBER BROS BUFFALO				
115204140	KLEEGERG, SALLY		010	12	,951.04
			SUBTOTAL AMOUNT		951.04
			TOTAL AMOUNT		2,961.95

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		775 10-2/220
<u>August 16</u> <u>2-10</u> Date		
Pay to the Order of	<u>Excellent Blue Cross Blue Shield</u>	\$ <u>951</u> <u>04</u> / <u>100</u>
<u>Nine Hundred and Fifty One Dollars</u> <u>04</u> / <u>100</u>		Dollars
HSBC PREMIER Rochester, NY 14618		 Security Features Details on Back
For	<u>Lester Eber</u>	NP
⑆022000020⑆550100001⑆0775		
Machine Check		DOCUMENT

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

STATEMENT	BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
	07/22/10	1731	\$
PLEASE PAY THIS AMOUNT			
62.25*			

14839

SALLY KLEEGERG
83 ASTOR PL
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt. *** *** Thank You for your prompt attention. *** *****										
				Insurance Charges pending to Prv:			69.08			
				Ins Pay/Adj against Ins pending				49.80	-19.28	0.00
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment				0.00		
05/10/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		
06/28/10				BS OF DEDUCT Payment				0.00		62.25*

;-This bill applied against your deductible. You are responsible to pay us.

FE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	62.25	0.00	0.00	0.00	0.00	0.00	0.00	62.25

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT
62.25*

PAT# 1-SALLY KLEEGERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967
Acct#: 1731
Date: 07/22/10
Page 1 of 1

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		776 10-2/220
<u>August 11</u> <small>Date</small>		<u>2016</u>
Pay to the Order of <u>Dr. Frank Voelker</u>	\$ <u>62</u> $\frac{25}{100}$	
<u>Sixty Two Dollars</u> $\frac{25}{100}$	<u>Dollars</u>	<small>Security Features on Back</small>
HSBC PREMIER Rochester, NY 14618		
For <u>Acct. 1731</u>	<u>Lester Eber</u> <small>MP</small>	
⑆022000020⑆50000001⑆0776		

Member FDIC

MESSAGES EXPLAINED ▼ BELOW										
Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt.							***			
*** Thank You for your prompt attention.							***			
*****							*****			
Insurance Charges pending to Prv:							69.08			
Ins Pay/Adj against Ins pending								49.80	-19.28	0.00
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment				0.00		
05/10/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		
06/28/10				BS OF DEDUCT Payment				0.00		62.25*

Please pay

per office it's part of her deductible

Was this paid??
Sally

pd - return by Sally

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	62.25	0.00	0.00	0.00	0.00	0.00	0.00	62.25

MAKE CHECK PAYABLE TO:

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

62.25*

PAT# 1-SALLY KLEEGERG PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967
Acct#: 1731
Date: 07/22/10
Page 1 of 1


American Express® Traditional Green Card

SALLY KLEEGERG
Closing Date 08/11/10

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Account Ending 2-61009

New Balance \$47.21
Please Pay By 08/26/10

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards

See page 2 for important information about your account.

WELCOMED FOR AN **END OF SUMMER ADVENTURE**
OR **BACK TO SCHOOL BASICS.**



REMEMBER TO USE YOUR CARD FOR VIRTUALLY EVERYTHING, FROM ENJOYING
THE LAST DAYS OF SUMMER TO STOCKING UP ON THE ESSENTIALS.



EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Account Summary

Previous Balance	\$279.62
Payments/Credits	\$279.62
New Charges	+\$47.21
Fees	+\$0.00

New Balance \$47.21

Days in Billing Period: 31

Customer Care


Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-528-4800	1-800-472-9297

See page 2 for additional information.

Lester Eber
fol # 783
\$47.21

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001613

SALLY KLEEGERG

Account Ending 2-61009

p. 2/5

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



Customer Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-528-4800
 1-336-393-1111
 1-800-528-4800
 1-800-992-3404
 1-800-CASH-NOW

Hearing Impaired
 TTY: 1-800-221-9950
 FAX: 1-800-695-9090
 In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

**Customer Service
 & Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ
 07101-1270

**American Express® Traditional Green Card**

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SALLY KLEEGERG
Closing Date 08/11/10

Account Ending 2-61009

Payments and Credits**Summary**

	Total
Payments	-\$279.62
Credits	\$0.00
Total Payments and Credits	-\$279.62

Detail *Indicates posting date

Payments	Amount
08/01/10* SALLY KLEEGERG PAYMENT RECEIVED - THANK YOU	-\$279.62

New Charges**Summary**

	Total
SALLY KLEEGERG 2-61017	\$47.21
Total New Charges	\$47.21

Detail

SALLY KLEEGERG
Card Ending 2-61017

	Amount
07/11/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$20.42
07/25/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$26.79

Fees

	Amount
Total Fees for this Period	\$0.00

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

Please refer to page 2 for further important information regarding your account

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

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Important Notice continued

For Sign and Travel, the APR is 15.24%.



**American Express® Traditional Green Card**

SALLY KLEEGERG
Closing Date 08/11/10

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Account Ending 2-61009

NEW! American Express® Chinese Yuan Travelers Cheques

Whether you're traveling for business or enjoying a vacation in China, you can enjoy the built-in protection of American Express Chinese Yuan Travelers Cheques. They're safer than cash because they are refundable if lost or stolen, usually within 24 hours. When purchased before your trip, they are usually offered at a better exchange rate than Chinese Yuan cash and can easily be exchanged for local currency in China at over 2,000 Bank of China branches.

A valid non-Chinese passport will be required to exchange Chinese Yuan Travelers Cheques for local cash. A savings of \$15/order applies thru 12/31/10. Limit \$3,000 Chinese Yuan Travelers Cheques every 30 days when purchased with your American Express® Card. Offer not valid for shipping to PO boxes or to Arizona Cardmembers or addresses.

For your convenience, you can order online with no purchase fee and get secure delivery before you leave home. To learn more and order visit americanexpress.com/cny

(CE 113854)

What's inside the box today?

Savings all the time, all year round. Plus, three days a week, a fresh collection of hand-picked products, from electronics to fashion and travel, goes on sale at savings of up to 50% off. Visit dailywish.com/dreambig and use your American Express® Card.

Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

Sign up for DIRECTV service and receive a \$100 Reward Card.

Get an American Express® branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by September 30, 2010. Packages start at only \$29.99 a month.

Ask how to get 5 months of DIRECTV's PREMIER™ Package when you purchase 2010 NFL SUNDAY TICKET.

Just activate the PREMIER Package when you purchase NFL SUNDAY TICKET for only \$59.99/mo for 5 months. Agreement required.

Call DIRECTV today at 1-800-810-3776!

Must call 1-800-810-3776 to be eligible for the offer. Offer ends 9/30/10. Credit card required (except in MA & PA). New approved customers only. Hardware available separately. Lease and 24-month agreement required. Lease fee \$5.00/mo. for second and each additional receiver. \$19.95 Handling & Delivery fee may apply.



To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except taxicabs, water taxis, limousine services and ATMs. Reward card valid for 12 months, unused point balances expire, subject to applicable law. Reward card is point based, 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account, card issued in the name of account holder only and is not transferable. Reward card issued by Intellispend Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement; copy provided at directv.com/legal and in first bill. NFL, the NFL Shield design and the NFL SUNDAY TICKET name and logo are registered trademarks of the NFL and its affiliates. DIRECTV and the Cyclone Design logo are trademarks of DIRECTV, Inc.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**American Express® Traditional Green Card**SALLY KLEEGERG
Closing Date 08/11/10

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Account Ending 2-61009

New Balance \$47.21**Please Pay By** 08/26/10**Earn points on all of your purchases, everywhere you use the Card.**Visit www.americanexpress.com/rewards

See page 2 for important information about your account.

WELCOMED FOR AN **END OF SUMMER ADVENTURE**
OR **BACK TO SCHOOL BASICS.**REMEMBER TO USE YOUR CARD FOR VIRTUALLY EVERYTHING, FROM ENJOYING
THE LAST DAYS OF SUMMER TO STOCKING UP ON THE ESSENTIALS.EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME**Account Summary**

Previous Balance	\$279.62
Payments/Credits	-\$279.62
New Charges	+\$47.21
Fees	+\$0.00

New Balance \$47.21

Days in Billing Period: 31

Customer Care **Pay by Computer**
americanexpress.com/pbc**Customer Care** **Pay by Phone**
1-800-528-4800 1-800-472-9297

See page 2 for additional information.

*returned
by Sally*

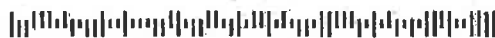
↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/pbc**Pay by Phone**

1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.SALLY KLEEGERG
83 ASTER PL
EAST AMHERST NY 14051-1847Please Pay By
08/26/10
Amount Due
\$47.21Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000349990749891174 000004721000004721 07 H

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		783 10-2/220
<i>August 24,</i> ²⁰¹⁸ <small>Date</small>		
Pay to the Order of <i>American Express</i>	\$ <i>47 ³¹/₁₀₀</i>	
<i>Forty Seven Dollars & 31/100</i>	<small>Dollars</small>	<small>Security Features on Back</small>
HSBC PREMIER Rochester, NY 14618		
For <i>Sally Kleeborg</i> <i>2-61009</i>	<i>Lester Eber</i>	<small>MP</small>
⑆022000020⑆ ⑆001⑆ 0783		

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT · Dx	Charge	Payment	Adjust	Line Balance
*** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE ***									
*** PLEASE CALL BILLING DEPT. CALL THE DIRECT LINE AT 204-9090. THANK YOU. ***									

				Ins Pay/Adj against Ins pending			61.59	0.00	-61.59
10/29/09	1	1	E	CORRECT TRICHIASIS EPILAT	67820 374.05	52.50			
03/11/10				Medicare Payment			0.00		
06/25/10				BLUE CROSS B Payment			0.00		
07/30/10				Medicare Payment			34.00		
07/30/10				Accept Assign Adj.				-10.00	8.50*
10/29/09	1	1	E	EYE EXAM EST PATIENT	92012 366.53	52.53			
03/11/10				Medicare Payment			0.00		
06/25/10				BLUE CROSS B Payment			0.00		
07/30/10				Medicare Payment			27.74		24.79*

PKC #797

*verified
payment is
due
cleared both
insurances*

L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment.
E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	33.29	0.00	0.00	0.00	0.00	-61.59	0.00	-28.30

MAKE
CHECK
PAYABLE TO:

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

PLEASE PAY THIS AMOUNT

33.29*

PAT# 1-SALLY KLEEGER

PRV# 1-ANTHONE, KENNETH D., M.D

Ph: (716)-634-6100

Acct#: 37120

Date: 08/03/10

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ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

STATEMENT

BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
06/30/10	37120	\$

PLEASE PAY THIS AMOUNT

105.03*

24320

SALLY KLEEBOERG
83 ASTER PL
E AMHERST NY 14051-1847

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

RETURN TOP PORTION - RETAIN LOWER

MESSAGES EXPLAINED BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE *** *** PLEASE CALL BILLING DEPT, CALL THE DIRECT LINE AT 204-9090, THANK YOU. *** *****										
10/29/09	1	1	L	Ins Pay/Adj against Ins pending				61.59	0.00	-61.59
03/11/10				CORRECT TRICHIASIS EPILAT	67820	374.05	52.50	0.00		
06/25/10				Medicare Payment				0.00		
				BLUE CROSS B Payment				0.00		52.50*
10/29/09	1	1	L	EYE EXAM EST PATIENT	92012	374.05	52.53	0.00		
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		52.53*

Kelly
need new ins

L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	105.03	0.00	0.00	0.00	0.00	-61.59	0.00	43.44

MAKE
CHECK
PAYABLE TO:

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

PLEASE PAY THIS AMOUNT
105.03*

PAT# 1-SALLY KLEEBOERG

PRV# 1-ANTHONE, KENNETH D., M.D

Ph: (716)-634-6100

Acct#: 37120

Date: 06/30/10

Page 1 of 1

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

STATEMENT

BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
08/31/10	37120	\$

PLEASE PAY THIS AMOUNT

33.29*

22039

SALLY KLEEGERG
83 ASTER PL
E AMHERST NY 14051-1847

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay -Amount Due Now From Patient- See Red Box Thank You. *** *** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE *** *** PLEASE CALL BILLING DEPT. CALL THE DIRECT LINE AT 204-9090, THANK YOU. *** *****										
10/29/09	1	1	L	Ins Pay/Adj against Ins pending				61.59	0.00	-61.59
03/11/10				CORRECT TRICHIASIS EPILAT	67820	374.05	52.50	0.00		
06/25/10				Medicare Payment				0.00		
07/30/10				BLUE CROSS B Payment				0.00		
07/30/10				Medicare Payment				34.00		
				Accept Assign Adj.					-10.00	8.50*
10/29/09	1	1	E	EYE EXAM EST PATIENT	92012	366.53	52.53	0.00		
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		
07/30/10				Medicare Payment				27.74		24.79*

Please Pay

L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment.
E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	0.00	33.29	0.00	0.00	0.00	-61.59	0.00	-28.30

TAKE
CHECK
PAYABLE TO:

ANTHONE EYE CENTER
P.O. BOX 807
GETZVILLE, NY 14068

PLEASE PAY THIS AMOUNT
33.29*

PAT# 1-SALLY KLEEGERG

PRV# 1-ANTHONE, KENNETH D., M.D

Ph: (716)-634-6100
Acct#: 37120
Date: 08/31/10
Page 1 of 1

DATE	DESCRIPTION	TYPE	CHECK #	DATE	AMOUNT	INSURANCE	PAID
	SALLY KLEEBERG(0068303)/JoAnne L. Cobler MD/698731						
	Location: Buffalo Cardiology and Pulmonary Assoc PC						
05/17/2010	(CCP) Office/outpatient service, Level 3, established patient				\$70.00	1.00	\$70.00
05/18/2010	Contractual Adjustment from Medicare						(\$7.75)
06/08/2010	Payment from Medicare						(\$50.52)
06/08/2010	Transfer from Insurance						(\$12.63)
	Your insurance carrier has applied this amount to your annual deductible						
06/11/2010	Contractual per EOB Adjustment from Blue Cross Blue Card						\$0.90
06/11/2010	Payment from Blue Cross Blue Card						\$0.00
06/11/2010	Transfer from Insurance						\$0.00
08/02/2010	Payment from KLEEBERG, SALLY		1887				\$0.00
							\$0.00
							\$6.88

check # 1887 LE

Deposit	0-30	31-60	61-90	91-120	Over 120	Total Balance	Ins. Balance	Pat. Balance
\$0.00	\$0.00	\$0.00	\$6.88	\$0.00	\$0.00	\$6.88	\$0.00	\$6.88

Your payment is now past due. Please remit today.

If you have sent payment in full, please disregard this notice. MASTERCARD / VISA accepted for Non-Medicare patients.

EB-00001623

Dear Patient:

The following information is given to you as a resource to help you with insurance and your medical bill. Please feel free to contact our billing office should you have questions or if we can be of service to you.

Billing Office: 565-6632
Hours: Mon. Wed. Fri. 9am - noon
Tues. Thurs. 2pm – 5pm

Buffalo Cardiology & Pulmonary Associates participate with *Fidelis, Blue Cross & Blue Shield of Western New York, Caranet, Univera, Community Blue, Empire Plan, Magnacare/Aetna, Independent Health, Medicare, Medicaid, MetElect, Meritain, University of Buffalo Student Health Care Plan, Senior Blue and Senior Choice, and United Healthcare.*

For participating plans listed above, we will forward your claim to your insurance company. *Any unmet deductibles or co-payments assigned by your insurance company will be your responsibility.* Necessary referral forms and co-payments are due at the time of service.

If your health insurance plan is **NOT** listed above, we are presently non-participating with them and, monthly payments are appreciated on your account while you are waiting for reimbursement. Any reimbursements you receive should be forwarded to us to reduce any outstanding balance. Again, please feel free to contact our billing office at 565-6632 with any questions about your account.

Attention Medicare Patients:

We will submit your claim to Medicare Part B. Medicare will pay us directly for those services rendered to you. You are responsible for any balance up to the **APPROVED** amount including your unmet deductible. This can be verified on the *Medicare Explanation of Benefits* that you receive from Medicare

AS A COURTESY, WE WILL BILL YOUR INSURANCE FOR YOUR SERVICES

Rev. 11/07


American Express® Traditional Green Card

SALLY KLEEBERG
Closing Date 09/10/10

p. 1/5

Account Ending 2-61009

New Balance **\$17.62**

Please Pay By **09/25/10**

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards

See page 2 for important information about your account.



IT'S NOT JUST FOR GOURMET FARE.

YOUR AMERICAN EXPRESS CARD IS WELCOME AT ALL KINDS OF RESTAURANTS — LIKE A BURGER WITH FRIES, OR A PIZZA WITH FRIENDS. WENDY'S® AND PAPA JOHN'S WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMXNETWORK.COM/WELCOME

Account Summary

Previous Balance	\$47.21
Payments/Credits	-\$47.21
New Charges	+\$17.62
Fees	+\$0.00

New Balance **\$17.62**

Days in Billing Period: 30

Customer Care


Pay by Computer
americanexpress.com/pbc

Customer Care **Pay by Phone**
1-800-528-4800 1-800-472-9297

See page 2 for additional information.

Handwritten: Feb #870
re

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001625

SALLY KLEEBERG

Account Ending 2-61009

p. 2/5

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

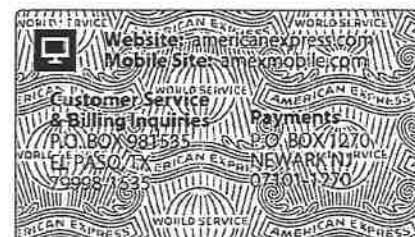
How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



EB-00001626

**American Express® Traditional Green Card**

p. 3/5

SALLY KLEEGERG
Closing Date 09/10/10

Account Ending 2-61009

Payments and Credits**Summary**

	Total
Payments	-\$47.21
Credits	\$0.00
Total Payments and Credits	-\$47.21

Detail

*Indicates posting date

Payments	Amount
08/28/10* SALLY KLEEGERG PAYMENT RECEIVED ACH - THANK YOU	-\$47.21

New Charges**Summary**

	Total
SALLY KLEEGERG 2-61017	\$17.62
Total New Charges	\$17.62

Detail

SALLY KLEEGERG
Card Ending 2-61017

	Amount
08/11/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$2.00
08/26/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$11.99
08/30/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$3.63

Fees

	Amount
Total Fees for this Period	\$0.00

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.	

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

p. 4/5

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

Please refer to page 2 for further Important Information regarding your account



**American Express® Traditional Green Card**

p. 5/5

SALLY KLEEGERG
Closing Date 09/10/10

Account Ending 2-61009

Now Accepting American Express® Cards!

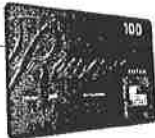
Dollar Tree - Where everything is \$1. Use any American Express Card at over 3,800 locations in 48 states. For the store nearest you or to shop online, visit www.dollartree.com

High Rollers - An extraordinary experience combining high-energy bowling, billiards and lounge in a unique atmosphere. New opening at Foxwoods Resort Casino. 860-312-BOWL (2695).

Summit Ford Lincoln Mercury - Sales and specials on new cars, trucks, SUVs and crossovers. Visit at 305 Grant Ave., Auburn, NY. 315-252-7255 or www.summitflm.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114091)

Sign up for DIRECTV and get a \$100 value reward card.

Receive an American Express®-branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by 10/31/10. **Packages start at only \$29.99/month*.**
Call DIRECTV today at 1-800-375-0648.



Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 10/31/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except for recurring payments, or with water taxis, limousines and ATMs. Reward card valid for 12 months, unused point balances expire at midnight MST the last day of the month of the valid thru date, subject to applicable law. Reward card is point based, 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward cards are issued in connection with a loyalty, award or promotion program. Reward card issued by Intelispaid Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. *Lease required; fee \$5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at www.directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Account Ending 2-61009

09/25/10

Visit www.americanexpress.com/rewards

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Days in Billing Period: 30

See page 2 for additional information

File # 870
12

Includes fees at

1:02 20000 20: 50 15000 1" 08 70

EB-00001630

MESSAGES EXPLAINED ▾ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt. ***										
*** Thank You for your prompt attention. ***										

03/01/10	1	1		OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment				0.00		
05/10/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		
06/28/10				BS OF DEDUCT Payment				0.00		
08/18/10				Check-Personal Payment				62.25		0.00
08/25/10	1	1	E	OFFICE VISIT EST LEVEL 4	99214	723.1	94.72			
09/16/10				Medicare Payment				75.78		
09/20/10				BS OF WESTER Payment				15.15		3.79*

polck
#871

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
08/18/10	62.25	3.79	0.00	0.00	0.00	0.00	0.00	0.00	3.79

MAKE
CHECK
PAYABLE TO:

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

3.79*

PAT# 1-SALLY KLEEGERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967

Acct#: 1731

Date: 09/21/10

Page 1 of 1

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

STATEMENT

BILL DATE

ACCOUNT NO.

AMOUNT ENCL

09/21/10

1731

\$

PLEASE PAY THIS AMOUNT

3.79*

12797

SALLY KLEEGERG
83 ASTOR PL
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED BELOW

Date	Pat	Prv	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balan
*** Please Pay upon Receipt. ***										
*** Thank You for your prompt attention. ***										
03/01/10	1	1		OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment				0.00		
05/10/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		
06/28/10				BS OF DEDUCT Payment				0.00		
08/18/10				Check-Personal Payment				62.25		0.00
08/25/10	1	1	E	OFFICE VISIT EST LEVEL 4	99214	723.1	94.72			
09/16/10				Medicare Payment				75.78		
09/20/10				BS OF WESTER Payment				15.15		3.79*

polch
#871

E-This bill

DATE LAST PAID

08/18/10

MAKE
CHECK
PAYABLE TO:

LESTER EBER
95 Allens Creek Rd, Ste. 10
Rochester, NY 14618-3250

871

10-2/220

Pay to the
Order of

Dr. Frank Voelker
Three Dollars 79

Date

\$ 3 ⁷⁹/₁₀₀

Dollars

HSBC PREMIER

Rochester, NY 14618

For 1731 - Sally Kleeberg

Lester Eber

⑆022000020⑆0000001⑆0871

Total Balance

3.79

PAY THIS AMOUNT

3.79*

PAT# 1-SALLY KLEEGERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967

Acct#: 1731

Date: 09/21/10

Page 1 of 1

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

STATEMENT

BILL DATE ACCOUNT NO. AMOUNT ENCLOSED

05/18/10

1731

\$

PLEASE PAY THIS AMOUNT

124.50*

12328

SALLY KLEEGERG
83 ASTOR PL
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION - RETAIN LOWER

MESSAGES EXPLAINED BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt. *** *** Thank You for your prompt attention. *** *****										
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment				0.00		
05/10/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		62.25*
04/12/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	69.08			
05/03/10				BS OF DEDUCT Payment				0.00		
05/13/10				Medic DEDUCT Payment				0.00		
05/13/10				Accept Assign Adj.					-6.83	62.25*

6/13/10
Fisc will
resubmit to
BC
Medicare has
deductible

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	124.50	0.00	0.00	0.00	0.00	0.00	0.00	124.50

MAKE
CHECK
PAYABLE TO:

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

124.50*

PAT# 1-SALLY KLEEGERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967

Acct#: 1731

Date: 05/18/10

Page 1 of 1



Recent changes to your account

Consistent with new federal credit card rules, we've revised our policies on interest rate increases as well as the factors we may consider when increasing rates.

500513

Limitations on Annual Percentage Rate (APR) Increases

We are not increasing your current rates at this time:

- We may increase APRs on **existing and new balances** if your account is 60 or more days past due
- We may increase APRs for **new transactions** after your account has been open for a full year, based on any factors, including your creditworthiness and market conditions
- We'll always send a notice that lists the main reasons for increasing your APRs at least 45 days before the increases take effect
- If we ever increase your APRs, we'll periodically review your account to see if you're eligible for a rate decrease

Please note that these same changes are being made to both older and newer accounts in an effort to consistently implement laws that only recently became effective.



Page 1 of 2 1-800-955-7070
www.capitalone.com

Sep. 10 - Oct. 09, 2010 30 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-1619

NEW BALANCE

\$1,300.00

MINIMUM PAYMENT

\$15.00

DUE DATE

Nov 06, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$15,000.00

Cash Credit Limit: \$7,500.00

Available Revolving Credit: \$13,700.00

Available Credit for Cash: \$7,500.00

Previous Balance

\$0.00

Payments and Credits

\$0.00

Fees and Interest Charged

\$0.00

Transactions

\$1,300.00

New Balance

\$1,300.00

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

Renewal Notice - See both sides of the first page of this statement for important information about rates and interest charge calculation.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR SALLY KLEEGER #1619

TRANSACTIONS FOR SALLY KLEEGER #1619

1 04 OCT MARSHALL D. FAGIN DDSWILLIAMSVILLENY \$1,300.00
Total Transactions This Period \$1,300.00

Dental —

FEES

Total Fees This Period \$0.00
Total Fees This Year \$0.50

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 13,440
REWARDS EARNED THIS PERIOD 1,300
(reflects transactions posted during this billing cycle)
AVAILABLE BALANCE AS OF 10/09/2010 14,740

For up-to-date rewards tracking, visit
www.capitalone.com
or simply call 1-800-228-3001



INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	4.24% D	\$0.00	\$0.00
Cash	17.90% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

EB-00001634

001
09

How can I avoid paying Interest Charges? Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

How is the Interest Charge applied? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

Do you assess a Minimum Interest Charge? Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period your account is subject to an interest charge.

How did you Calculate the Interest Charge? There are several calculations that are used to determine your total interest charge. 1. To get your Daily Balance: For each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. 2) Subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances. 2. To find your Average Daily Balance: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. 3. Estimate your Total Interest Charge: 1) multiply your average daily balance by the daily periodic rate and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How can my variable Annual Percentage Rate (APR) change? Your APR may increase or decrease based on one of seven standard indices reported in *The Wall Street Journal*. To find which index is used for your account, look for a code (P, L, C, S, D or F) on the front of this statement next to the APR(s). Then check the table below:

Code next to your Annual Percentage Rate (APR)	Index which your rates are based on	When your Annual Percentage Rate will change
P	Quarterly Prime + margin previously disclosed to you	The first day of the billing periods that end in January, April, July and October.
L	Quarterly LIBOR + margin previously disclosed to you	
C	Quarterly CD + margin previously disclosed to you	
S	Bankcard Prime + margin previously disclosed to you	
D	Monthly Prime + margin previously disclosed to you	The first day of each monthly billing period.
F	Monthly LIBOR + margin previously disclosed to you	
G	Treasury LIBOR + margin previously disclosed to you	

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Late or Returned Payment Fee. You may also be charged overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How can I Close My Account? You may close your account by calling or writing our Customer Relations Department. At that time, we will provide additional details including payment information. If you use your credit card or charges post to your account after you ask us to close it, we can keep your account open. To avoid paying any applicable membership fees, call to close your account prior to the end of the cycle in which it is scheduled to be billed.

What happens if my Account is Suspended? We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

How do I Make Payments? Payments you mail to us will be credited to your account as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5pm local time. Please allow at least (7) business days for mail delivery.

Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

Do you Process Paper Checks as an Electronic Funds Transfer? When you provide a check as payment, you authorize us and our agents either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may resubmit and electronically collect the returned payments.

What if I file for Bankruptcy? If you are entitled to bankruptcy protection, this communication is for information only, it is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One - PO Box 85167 - Richmond, VA 23285-5167

BILLING RIGHTS SUMMARY (Does Not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

In your letter, give us the following information:

- Account information: Your name and account number.
 - Dollar amount: The dollar amount of the suspected error.
 - Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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TC-08
05/01/10

EB-00001635



Take Control with Online Statements

Managing your account online is easy:

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- View and print copies of past statements
- Pay your bill online

Sign up at: www.capitalone.com



Page 2 of 2 1-800-955-7070
www.capitalone.com

Sep. 10 - Oct. 09, 2010 30 Days In Billing Cycle

World MasterCard XXXX-XXXX-XXXX-1619

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,300.00	\$15.00	Nov 06, 2010




Revolving Credit Limit:	\$15,000.00
Available Revolving Credit:	\$13,700.00
Cash Credit Limit:	\$7,500.00
Available Credit for Cash:	\$7,500.00

Previous Balance	-	Payments and Credits	+	Fees and Interest Charged	+	Transactions	=	New Balance
\$0.00		\$0.00		\$0.00		\$1,300.00		\$1,300.00

TRANSACTIONS CONTINUED

INTEREST CHARGED

Total Interest This Period	\$0.00
Total Interest This Year	\$0.00

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		2-10 <i>November 6,</i> Date		831 10-2/220
Pay to the Order of	<i>Capital One Bank</i>	\$	<i>1300</i> ⁰⁰ / ₁₀₀	
	<i>One Thousand Three Hundred 00/100</i>		Dollars	 SAFETY PRINTED ON 100% Cotton
HSBC  PREMIER Rochester, NY 14618				
For	<i>Lester Eber</i>			MP
⑆022000020⑆  0001⑈ 0831				

EB-00001637

**American Express® Traditional Green Card**

SALLY KLEEBOERG
Closing Date 10/11/10

p. 1/6

Account Ending 2-61005

New Balance**\$19.67****Please Pay By****10/26/10**

See page 2 for important information about your account.

**"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."**

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction StudiesSM. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards**Account Summary**

Previous Balance	\$17.62
Payments/Credits	\$17.62
New Charges	+\$19.67
Fees	+\$0.00

New Balance**\$19.67**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-528-4800

Pay by Phone
1-800-472-9297



See page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001638

SALLY KLEEGERG

Account Ending 2-61009

p. 16

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.


How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ACB and interest results in daily compounding of interest.*


Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

	Customer Service & Billing Inquiries	1-800-528-4800	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-528-4800	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-992-3404	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com	
	Mobile Site: amexmobile.com	
	Customer Service & Billing Inquiries	Payments
	P.O. BOX 981535	P.O. BOX 1270
	EL PASO, TX	NEWARK, NJ
	79998-1535	07101-1270

**American Express® Traditional Green Card**

p. 3/6

SALLY KLEEGERG
Closing Date 10/11/10

Account Ending 2-61009

Payments and Credits**Summary**

	Total
Payments	-\$17.62
Credits	\$0.00
Total Payments and Credits	-\$17.62

Detail *Indicates posting date

Payments	Amount
09/30/10* SALLY KLEEGERG PAYMENT RECEIVED ACH - THANK YOU	-\$17.62

New Charges**Summary**

	Total
SALLY KLEEGERG 2-61017	\$19.67
Total New Charges	\$19.67

Detail

SALLY KLEEGERG
Card Ending 2-61017

	Amount
09/10/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$2.00
09/26/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$11.96
10/04/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$5.71

Fees

	Amount
Total Fees for this Period	\$0.00

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010	

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

p. 4/6

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

Please refer to page 2 for further important information regarding your account



EB-00001641


American Express® Traditional Green Card

SALLY KLEEGERG
Closing Date 10/11/10

p. 5/

Account Ending 2-6100



With your American Express® Green Card, you can enjoy built-in benefits that make travel easy and enjoyable, and stay protected when you're away from home.


PAY WITH POINTS¹ FOR TRAVEL

Use Membership Rewards® points to fly any airline, anytime with no blackout dates or seat restrictions. From flights, hotels, cruises to vacation packages, simply book with American ExpressTravel, and use points to pay for all or just part of your trip.

Car Rental Loss & Damage Insurance²

Getting into your rental car can be the start of a great vacation. And as a Cardmember, you can relax and let membership put your mind at ease. That's because when you use your eligible Card to reserve and pay for an auto rental, you can be covered if the car is damaged or stolen.

Baggage Insurance Plan³

Travel in comfort knowing you can be covered by the Baggage Insurance Plan when you purchase your Common Carrier (plane, train, ship, helicopter, or bus) tickets on your Card.

Learn more about your Card at americanexpress.com/mygreenbenefits

¹ To use Membership Rewards Pay with Points, you must charge travel with an enrolled Card at American Express Travel. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Membership Rewards program Terms and Conditions apply; see membershipewards.com/terms

² Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 or Policy CALDI-IND and is subject to change with notice. This document does not supplement or replace the Policy.

³ American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0400 or Policy BIP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

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Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

EB-00001642

SALLY KLEEGERG

Account Ending 2-61009

p. 16

Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.

Get started today at www.Amazon.com/membershiprewardsMEMBERSHIP
rewardsSHOP WITH POINTS AT **amazon.com**

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. POID: Q601:0001

Sign up for DIRECTV and get a \$100 value reward card.



Receive an American Express®-branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by 10/31/10. **Packages start at only \$29.99/month*.** Call DIRECTV today at 1-800-375-0648.



Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 10/31/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except for recurring payments, or with water taxis, limousines and ATMs. Reward card valid for 12 months, unused point balances expire at midnight MST the last day of the month of the valid thru date, subject to applicable law. Reward card is point based, 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward cards are issued in connection with a loyalty, award or promotion program. Reward card issued by Intelispend Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. *Lease required; fee \$5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at www.directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

low Accepting American Express® Cards!



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The Epicurean - A French café serving breakfast, lunch, and dinner. Visit at 579 Troy Schenectady Rd., Latham, NY. Please call 518-786-8272 or visit www.epicurean-ny.com

The Meathouse - Your full-service butcher shop. Unparalleled hospitality in a 10-minute shopping experience. 266 Main, Newtown. 203-426-5445. www.themeathouse.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114242)



IT'S NOT JUST FOR
BIG THINGS.

YOUR AMERICAN EXPRESS CARD IS PERFECT FOR YOUR WEEKLY GROCERY RUN.
SUPERMARKETS ALL OVER TOWN WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



EB-00001643

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		883 10-2/220	
		Date <u>October 24, 2010</u>	
Pay to the Order of <u>American Express</u>		\$ <u>19</u> ^{<u>67</u>} / _{<u>100</u>}	
<u>Nineteen Dollars</u>		Dollars	
HSBC PREMIER Rochester, NY 14618			
For <u>Kleeberg 2-61109</u>		<u>Lester Eber</u>	
⑆022000020⑆ [REDACTED] 0001⑆ 0883			

DESCRIPTION OF SERVICE			DESCRIPTION OF SERVICE			DESCRIPTION OF SERVICE			DESCRIPTION OF SERVICE		
SVC DATE	PATIENT	PROCEDURE	UNT	CPT	MOD	ICD-9	CHARGE	INS PAID	PAT PAID	ADJUSTMT	PAT POR
07/26/10*	KLEEBOERG,SALLY	OFFICE/OUTPT VISIT	1	99214		172.6	126.00	92.93	0.00	29.20	3.87
08/11/10	MEDICARE PAYMENT			77.44							
08/11/10	MEDICARE DISALLOWANCE			29.20							
08/27/10	BS OUT OF AREA PAYMENT			15.49							
Service Provider: KULICK, KEVIN B											
01/25/10*	KLEEBOERG,SALLY	OFFICE/OUTPT VISIT	1	99213	25	172.6	83.00	60.62	0.00	19.85	2.53
02/07/10	BLUES PAYMENT			0.00							
03/07/10	BLUES PAYMENT			0.00							
03/18/10	MEDICARE PAYMENT			0.00							
09/29/10	MEDICARE PAYMENT			50.52							
09/29/10	MEDICARE DISALLOWANCE			19.85							
10/12/10	BS OUT OF AREA PAYMENT			10.10							
Service Provider: KULICK, KEVIN B											

Polck #841
HE

* denotes new activity

DATE	ACCOUNT NAME	INVOICE NO.
10/26/10	STANLEY KLEEBOERG	5356205

Undistributed Credits 0.00

Page 1 of 1

PAY THIS
AMOUNT →

6.40

→ PAYMENTS RECEIVED AFTER THIS DATE
WILL APPEAR ON YOUR NEXT STATEMENT

MAKE CHECK
PAYABLE TO:

BUFFALO MEDICAL GROUP, P.C.



FEDERAL ID# 161000580

The balance of your account is due upon receipt of this statement.
Thank you for your prompt payment. Payments made are applied to the oldest
selfpay due.

CUSTOMER SERVICE: 8AM-5PM MONDAY THRU FRIDAY
CREDIT CARDS ACCEPTED CALL (716)630-2600 FOR PAYMENT

517

Sally Meehial

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		839 10-2/220	
Pay to the Order of <u>Excellent Blue Cross Blue Shield</u>		<u>November 13, 2016</u> Date	\$ <u>951</u> ^{<u>04</u>} / _{<u>100</u>}
<u>Nine Hundred and Fifty One Dollars</u> ^{<u>04</u>} / _{<u>100</u>}		Dollars	 Security Features Detail on Back
HSBC  PREMIER Rochester, NY 14618		<u>Lester Eber</u> For	
⑆022000020⑆ <u>55018</u> 0001⑆ 0839			

EB-00001646

**American Express® Traditional Green Card**

SALLY KLEEGERG
Closing Date 11/10/10

p. 1/6

Account Ending 2-61009

New Balance	\$108.37
Please Pay By	11/25/10

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards

See page 2 for important information about your account.



"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction StudiesSM. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

Account Summary

Previous Balance	\$19.67
Payments/Credits	-\$19.67
New Charges	+\$108.37
Fees	+\$0.00

New Balance	\$108.37
--------------------	-----------------

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-528-4800	1-800-472-9297

See page 2 for additional information.

Handwritten signature and initials: 845 LA

Please fold on the perforation below, detach and return with your payment ↓

EB-00001647

SALLY KLEEBERG

Account Ending 2-61009

p. 2/6

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



Customer Service & Billing Inquiries
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Large Print & Braille Statements
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1-336-393-1111
1-800-528-4800
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

**Customer Service
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

**American Express® Traditional Green Card**

p. 3/6

SALLY KLEEGERG
Closing Date 11/10/10

Account Ending 2-61009

Payments and Credits**Summary**

	Total
Payments	-\$19.67
Credits	\$0.00
Total Payments and Credits	-\$19.67

Detail

*Indicates posting date

Payments	Amount
10/27/10* SALLY KLEEGERG PAYMENT RECEIVED ACH - THANK YOU	-\$19.67

New Charges**Summary**

	Total
SALLY KLEEGERG 2-61017	\$108.37
Total New Charges	\$108.37

DetailSALLY KLEEGERG
Card Ending 2-61017

	Amount
10/11/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$4.00
10/30/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$102.37
11/05/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$2.00

Fees

	Amount
Total Fees for this Period	\$0.00

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Continued on reverse

EB-00001649

SALLY KLEEBERG

Account Ending 2-61009

p. 4/6

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

Please refer to page 2 for further important information regarding your account

For Sign and Travel, the APR is 15.24% (v).

For Sign and Travel, the APR is 15.24% (v).



EB-00001650

**American Express® Traditional Green Card**

p. 5/6

SALLY KLEEGERG
Closing Date 11/10/10

Account Ending 2-61009

Now Accepting American Express® Cards!

Quickcandles - A great source for low prices and quick shipping on candles and glasswear. Visit our site at www.Quickcandles.com or call us today at 1-800-928-6175.

Molye Chevrolet Buick - Rochester NY area dealer. New and used vehicles. Visit us at 115 West Main St., Honeoye Falls, NY. 1-866-999-1458 or visit www.molye.com

ERGOBaby Carrier - Products to make baby wearing safe, easy and comfortable--a hands-free system with an all-in-one baby carrier. www.ergobabycarrier.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114388)

idine® serves up to 15% back when you dine⁺



Earn up to 15% back at over 10,000 restaurants nationwide.

Register with idine® and get a percentage of each bill back in your pocket as an American Express® Reward Card. American Express Cardmembers who join can also get \$5 toward their first Reward Card. Terms apply.

Learn more and register at www.idine.com/amex

Register and get 15% off your stay of \$450 or more at Naples Bay Resort.

This four-diamond destination resort immerses guests in the relaxing ambience of an Italian seaside village. Open-air corridors and spacious private balconies bring picturesque views and gentle breezes. The lazy river, poolside cabanas, nearby beaches and shopping on Fifth Avenue all add up to a memorable vacation.

Register any eligible American Express® Card in your name for this offer at amexnetwork.com/naplesbay. Then, visit www.naplesbayresort.com or call 1-866-605-1199 and use your registered Card to book and pay for your stay. Receive 15% off your stay as a statement credit.

**NAPLES BAY RESORT**

To be eligible for this offer, you must be the named recipient of this invitation and register any eligible American Express Card at amexnetwork.com/naplesbay between 10/01/10 and 1/31/11. You may register more than one Card for this offer, but only those Cards you register individually will be eligible to earn the statement credit. Using your registered Card, you must make a single purchase of \$450 or more on a stay booked by 1/31/11 and completed by 4/30/11. Prepaid, American Express OPEN®, and corporate cards, and ExpressPay transactions, are not eligible. If your Card is replaced during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credits are generally issued within 5 business days after your qualifying purchase, but may take up to 2 billing cycles to post to your account. Additional terms apply; see registration website for details. Offer not valid 12/27-12/31/10.

What's inside the box today?

Savings all the time, all year round. Plus, three days a week, a fresh collection of hand picked products, from electronics to fashion and travel, goes on sale at savings of up to 50% off. Visit dailywish.com/dreambig and use your American Express® Card.

Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

SALLY KLEEGERG

Account Ending 2-61009

p. 6/6

Switch to DIRECTV® service today and save up to \$120.

Sign up for the DIRECTV® CHOICE™ package or higher with any American Express® Card by November 30, 2010 and save \$10 a month for a year on top of DIRECTV's current offer!

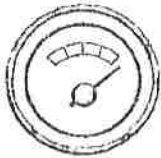
The DIRECTV CHOICE package features over 150 all-digital channels, plus there's no equipment to buy and no start-up costs!

**Simply call 1-877-336-1591 today
to order DIRECTV service.**

Offer ends 11/30/10 and based on approved credit. Credit card required, except in MA & PA. New approved customers only. Lease and 24-month programming agreement required. Hardware available separately. Lease fee of \$5/mo. for 2nd & ea. additional receiver. \$19.95 handling & delivery fee may apply. Applicable use tax adjustment may apply on the retail value of the installation.



Terms and Conditions: Must call 1-877-336-1591 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 11/30/10 and based on approved credit. Payment must be made with any American Express Card. To receive \$10 billing credit payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Upon activation of DIRECTV System and programming, customer will receive 12 nonrefundable/nontransferable credits of \$10 each over 12 DIRECTV billing cycles, totaling \$120. Commercial accounts/customers not eligible. **Term agreement of 24 consecutive months required for lease.** Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement; copy provided at directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.



WELCOMED TO RENT A CAR AND FILL UP ITS TANK.

YOUR AMERICAN EXPRESS CARD IS WELCOMED
FOR CAR RENTALS AND AT GAS STATIONS. HERTZ, EXXON AND MOBIL STATIONS
WELCOME AMERICAN EXPRESS.



EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT AMEXNETWORK.COM/WELCOME

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



EB-00001652

SUBSCRIBER LISTING WITH PREMIUM FOR GROUP 7707-002 1 AS OF 11-13-10

Subscriber ID Number	Subscriber Name	Employee Number	Package Number	Contract Type	Premium
002	EBER BROS.	WINE & LIQUOR			
			SUBTOTAL AMOUNT		
007	EBER BROS	BUFFALO			
4140	KLEEGERG, SALLY		010	12	951.04
			SUBTOTAL AMOUNT		951.04

PAID 12/10/10 LESTER'S CHECK # 855

LESTER -
I NEED SALLY'S
DEC. PAYMENT
OF 951.84
PAYABLE TO
EXCELLUS BC-BS

10-2/220

20/10

Date _____

Pay to the
Order of—

Excellent Blue Cross Blue Shield

\$ 95, $\frac{104}{100}$

Order of Nine Hundred and Fifty One Dollars $\frac{00}{100}$

Dollars

HSBC **PREMIER**

Rochester, NY 14610

For

Lester E. Eber

1:02 20000 20:55 000 1 0855


American Express® Traditional Green Card

SALLY KLEEBERG
Closing Date 12/10/10

p. 1/6

Account Ending 2-61009

New Balance **\$6.00**

Please Pay By **12/26/10**

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards

See page 2 for important information about your account.



IT'S NOT JUST FOR HIGH-END COUTURE.

YOUR AMERICAN EXPRESS® CARD IS PERFECT FOR LITTLE EVERYDAY THINGS OR TO FINISH YOUR HOLIDAY SHOPPING AT GREAT PLACES LIKE JCPENNEY, H&M AND DRUGSTORE.COM.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Account Summary

Previous Balance	\$108.37
Payments/Credits	-\$108.37
New Charges	+\$6.00
Fees	+\$0.00

New Balance **\$6.00**

Days in Billing Period: 30

Customer Care


Pay by Computer
americanexpress.com/pbc

Customer Care **Pay by Phone**
1-800-528-4800 1-800-472-9297

See page 2 for additional information.

*POC
#898*

Please fold on the perforation below, detach and return with your payment

EB-00001655

SALLY KLEEBERG

Account Ending 2-61009

p. 2/6

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



Customer Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-528-4800
 1-336-393-1111
 1-800-528-4800
 1-800-992-3404
 1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

**Customer Service
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ
 07101-1270

**American Express® Traditional Green Card**

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SALLY KLEEBERG
Closing Date 12/10/10

Account Ending 2-61009

Payments and Credits**Summary**

	Total
Payments	-\$108.37
Credits	\$0.00
Total Payments and Credits	-\$108.37

Detail

*Indicates posting date

Payments	Amount
11/28/10* SALLY KLEEBERG PAYMENT RECEIVED ACH - THANK YOU	-\$108.37

New Charges**Summary**

	Total
SALLY KLEEBERG 2-61017	\$6.00
Total New Charges	\$6.00

DetailSALLY KLEEBERG
Card Ending 2-61017

	Amount
11/10/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$2.00
12/04/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$4.00

Fees

	Amount
Total Fees for this Period	\$0.00

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign and Travel, the APR is 15.24% (v).

Please refer to page 2
for further important
information regarding
your account

Continued on reverse

EB-00001657

SALLY KLEEBOERG

Account Ending 2-61009

p. 4/6

Important Notice continued

For Sign and Travel, the APR is 15.24% (v).





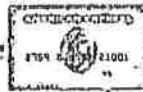
American Express® Traditional Green Card

p. 5/6

SALLY KLEEGERG
Closing Date 12/10/10

Account Ending 2-61009

YOU CAN BE PROTECTED
from DENTS, DINGS and ACCIDENTAL DAMAGES.



TAKE CHARGE®

Pay with your American Express® Green Card and know that you can be covered with the following protections:

PURCHASE PROTECTION¹

Can cover eligible purchases you buy against accidental damage or theft for up to 90 days after purchase.

RETURN PROTECTION²

Have up to \$300 of your purchase price reimbursed if the store's return policy excludes your item.

EXTENDED WARRANTY³

The warranty on your purchases are extended for up to one year on eligible purchases with U.S. warranties of five years or less.

Learn more about your Card at americanexpress.com/mygreenbenefits

¹ Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

² If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price, up to \$300 per item, excluding shipping and handling, up to a maximum of \$1,000 annually per Card account, if you purchased it entirely with your eligible American Express Card.*

³ Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.

*Coverage is subject to additional terms, conditions and exclusions.

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Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

EB-00001659

SALLY KLEEGERG

Account Ending 2-61009

p. 6/6

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards **GIFT WITH POINTS AT amazon.com**

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. To modify your receipt of valuable offers from American Express, please visit www.americanexpress.com/choice. POID: R400/0001

Register and get 15% off your stay of \$450 or more at Naples Bay Resort.

This four-diamond destination resort immerses guests in the relaxing ambience of an Italian seaside village. Open-air corridors and spacious private balconies bring picturesque views and gentle breezes. The lazy river, poolside cabanas, nearby beaches and shopping on Fifth Avenue all add up to a memorable vacation.

Register any eligible American Express® Card in your name for this offer at amexnetwork.com/naplesbay. Then, visit www.naplesbayresort.com or call 1-866-605-1199 and use your registered Card to book and pay for your stay. Receive 15% off your stay as a statement credit.



NAPLES BAY RESORT



To be eligible for this offer, you must be the named recipient of this invitation and register any eligible American Express Card at amexnetwork.com/naplesbay between 10/01/10 and 1/31/11. You may register more than one Card for this offer, but only those Cards you register individually will be eligible to earn the statement credit. Using your registered Card, you must make a single purchase of \$450 or more on a stay booked by 1/31/11 and completed by 4/30/11. Prepaid, American Express OPEN®, and corporate cards, and ExpressPay transactions, are not eligible. If your Card is replaced during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credits are generally issued within 5 business days after your qualifying purchase, but may take up to 2 billing cycles to post to your account. Additional terms apply; see registration website for details. Offer not valid 12/27-12/31/10.

Send
holiday
wishes
with
flowers!
**SAVE
25%**

Teleflora has hundreds of choices, all artistically arranged and hand delivered. No boxes, no damaged flowers—the Teleflora difference.

teleflora.

Visit www.teleflora.com/americanexpress DECSM25
or call 1-800-800-8388 and provide code DECSM25.

Must pay with any American Express® Card. Offer valid on arrangements worth \$26.00 or more (not including service fee or tax) from 12/01/10-01/31/11. Cannot be combined with any other offer. Arrangement prices do not include service fee or tax. Prices subject to change without notice. If an item is not available, a comparable substitute will be provided. Teleflora is a registered trademark of Teleflora LLC. © 2010 Teleflora.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		898 10-2/220	
		<u>Dec 30</u> 2018 Date	
Pay to the Order of	<u>America Express</u>	\$ <u>6</u> ⁰⁰ / ₁₀₀	
	<u>Six Dollars</u> ⁰⁰ / ₁₀₀	Dollars	 Security Features Detailed on Back
HSBC PREMIER Rochester, NY 14618			
For	<u>2-61009 Kleeberg</u>	<u>Lester Eber</u>	MP
⑆022000020⑆50100001⑆0898			

MESSAGES EXPLAINED ▼ BELOW

Date	Pat	Prv	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt. ***										***
*** Thank You for your prompt attention. ***										***

10/11/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	723.1	63.15			
10/28/10				Medicare Payment				50.52		
11/05/10				BS OF WESTER Payment				10.10		2.53*
11/08/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	723.1	63.15			
11/29/10				Medicare Payment				50.52		
12/06/10				BS OF WESTER Payment				10.10		2.53*

*pd ok
#897
LE*

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	2.53	2.53	0.00	0.00	0.00	0.00	0.00	5.06

MAKE
CHECK
PAYABLE TO:

FRANK VOELKER, DO
1825 MAPLE ROAD SUITE 5
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

5.06*

PAT# 1-SALLY KLEEGERG



PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967

Acct#: 1731

Date: 12/21/10

Page 1 of 1

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		897 10-2/220	
		Date <u>Dec 27, 2010</u>	
Pay to the Order of	<u>Dr. Frank Voelker</u>	\$	<u>5</u> ^{<u>06</u>} / _{<u>100</u>}
<u>Five Dollars ⁰⁶/₁₀₀</u>		Dollars	 SECURITY Features Detailed Info
HSBC PREMIER Rochester, NY 14618			
For	<u>Sally Kleberg #1731</u>	<u>Lester Eber</u> 	
⑆022000020⑆ <u>50100001</u> 0897			

Lester Eber

From: lorrie acampora
Sent: Wednesday, December 08, 2010 4:55 PM
To: Lester Eber
Cc: Wendy Eber
Subject: SALLY KLEEBERG

The last check issued to Sally Kleeberg for consulting in the amount of \$6,000.00 was Feb. 11, 2010 for February.

The last check issued to Westwood Country Club for dues in the amount of 429.56 was Dec. 4, 2008.

Lorrie A. Oberdick
Accounting & HR Manager
Slocum & Sons
30 Corporate Drive
North Haven, CT 06473
203-234-6462

12/8/2010

EB-00001664



**FingerLakes
BlueCrossBlueShield**

150 East Main Street
Rochester, New York 14647

**THIS IS YOUR BLUE CROSS AND BLUE SHIELD
BASIC HOSPITAL, BASIC MEDICAL AND
PREFERRED BLUE MILLION INSURANCE CONTRACT**

ISSUED BY

FINGER LAKES HEALTH INSURANCE COMPANY, INC.

AND

FINGER LAKES MEDICAL INSURANCE COMPANY, INC.

This is your Contract with Finger Lakes Health Insurance Company, Inc. and Finger Lakes Medical Insurance Company, Inc., Finger Lakes Blue Cross and Blue Shield. It is issued to the person named on the Identification Card. This Contract will continue unless it is terminated for any of the reasons described in the Contract.

You have the right to return this Contract. Examine it carefully. If you are not satisfied with this Contract, you may return it together with your Identification Card and ask us to cancel it. Your request must be in writing and must be made within ten (10) days from the date you receive this Contract. If you do so, we will not provide any benefits under this Contract. We will refund any amount you paid for this Contract.

FINGER LAKES HEALTH INSURANCE COMPANY, INC.
FINGER LAKES MEDICAL INSURANCE COMPANY, INC.

By: 
David H. Klein
Chief Executive Officer

Lester Eber

From: janet lissow
Sent: Tuesday, December 21, 2010 9:00 AM
To: Lester Eber
Subject: Sally Kleeberg
Attachments: Sally Kleeberg 122110.xls

Mr. Eber,

Attached is the spreadsheet of what I know you have paid for Sally starting back in August, 2010.

Your Excellus coverage is the Blue Million Plan. I have nothing that says that in writing. I don't see it even on your Benefits Card.

Janet Lissow

Administrative Assistant

Eber Bros. Wine & Liquor

NEW ADDRESS:

95 Allens Creek Rd.

Bldg 2 Suites 10 & 11

Rochester, NY 14618-3252

Ph: (585) 360-4240

Fax: (585) 360- 4211

12/21/2010

EB-00001666

Sally Kleeberg's expenses paid by Mr. Eber

Sally Kleeberg		Excellus	(medications)	Capital One				Buffalo Cardiology &	
	Excellus	Check #	American Express	(Dental)	Frank Voelker, DO	Anthone Eye Center	Buffalo Medical Group	Pulmonary Assoc	Total Due
8/11/2010	951.04	# 775							
8/11/2010					62.25				
8/24/2010			47.21						
8/24/2010						33.29			
8/24/2010								6.88	
9/11/2010	951.04	# 765							
9/30/2010			17.62						
9/30/2010					3.79				
10/4/2010				1,300.00					
10/8/2010	951.94	# 872							
10/26/2010			19.67						
11/10/2010							6.40		
11/10/2010	951.04	# 839							
11/25/2010			108.37						
12/10/2010	951.04	# 855							
Total	4,756.10		192.87	1,300.00	66.04	33.29	6.40	6.88	6,361.58

Lester Eber

From: janet lissow
Sent: Wednesday, December 08, 2010 12:42 PM
To: Lester Eber
Subject: Sally's letter

Dear Sally,

I understand that you have decided to manage the payment of your medical bills on your own. If this is your final decision, please know that I will help you in any way I can.

That being said, I would like to come up with a plan with you to make the payment of your Excellus / BlueCross. I have enclosed a copy of the Excellus December statement as an example of what I will send to you each month. Due to the short time factor we have to get this payment to Excellus, I would like to give you a call with amount due and to let you know your statement is on its way. I ask that you make your check out directly to **Excellus** and then have you drop it in the mail with the return envelope I will send to you as well. We can continue this process if it proves to be successful.

I am certainly up for any suggestions you might have to make this transaction as smooth as possible on you.

12/8/2010

EB-00001668

Lester Eber

From: Elliott Gumaer [egumaer1@yahoo.com]
Sent: Friday, November 19, 2010 3:19 PM
To: Janet Lissow
Cc: Lester Eber
Subject: Re: Sally Kleeberg

Lester (and Janet), sign it and send it. The letter is fine and should throw future issues from you to the Bank, which is just what I wished to accomplish. In the future should Sally call you regarding a medical expense, you can refer to this letter and tell her to contact Hawks. Happy Thanksgiving to you both (should I not speak to you before the great day) and don't forget that a nice bottle of wine compliments any meal. Mike
t

--- On Fri, 11/19/10, Janet Lissow <j.lissow@eberbros.com> wrote:

From: Janet Lissow <j.lissow@eberbros.com>
Subject: Sally Kleeberg
To: "Gumaer, Elliott" <EGumaer@nixonpeabody.com>, "Elliott Gumaer" <egumaer1@yahoo.com>
Date: Friday, November 19, 2010, 2:56 PM

Hello Mr. Gumaer,

Could you please look over the revised letter Mr. Eber wants to send to Sally? Please let me or Mr. Eber know your thoughts so we can get this letter out when Mr. Eber feels comfortable.

Many thanks, have a great Thanksgiving!

Janet Lissow

Administrative Assistant

Eber Bros. Wine & Liquor

NEW ADDRESS:

11/19/2010

EB-00001669

95 Allens Creek Rd.

Bldg 2 Suites 10 & 11

Rochester, NY 14618-3252

Ph: (585) 360-4240

Fax: (585) 360- 4211

11/19/2010

EB-00001670